

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <b>Charles Kartsaklis</b>        | Social Security number or ITIN | xxx-xx-0374 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | <b>18-29098-JNP</b>              |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles Kartsaklis

4/30/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles Kartsaklis  
Debtor

Case No. 18-29098-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 30, 2021

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 74

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                                                                                                    |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.                                                                                |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).                                                                                                                                                                      |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.                                                                         |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2021:

| Recip ID  | Recipient Name and Address                                                                                                            |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------|
| db        | #+ Charles Kartsaklis, 1 Crisfield Road, Sicklerville, NJ 08081-4314                                                                  |
| aty       | + Deiches & Ferschmann, A Professional Corporation, 25 Wilkins Avenue, Haddonfield, NJ 08033-2405                                     |
| aty       | + Flaster/Greenberg PC, Commerce Center, 1810 Chapel Avenue West, Cherry Hill, NJ 08002-4606                                          |
| cr        | APP Group International, LLC, Porzio, Bromberg & Newman, P.C., 100 Southgate Parkway, Roseland, NJ 07962                              |
| cr        | + JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 708Third Avenue, 5th Floor, Suite 142, New York, NY 10017-4201              |
| cr        | + Sunnova Energy Corporation, c/o Richard Harper, Baker Botts, 30 Rockefeller Plaza, New York, NY 10112-4498                          |
| 517777004 | + APP Group International, LLC, Attn: Porzio Bromberg & Newman, 100 Southgate Parkway, Morristown, NJ 07960-6465                      |
| 517777000 | + Aaron Bryant Stewart & Cross, 3189 Princeton Rd, Ste 217, Hamilton, OH 45011-5338                                                   |
| 517777005 | Aqua America, PO Box 1229, Newark, NJ 07101-1229                                                                                      |
| 517777007 | + Berkeley Research Group, LLC, 2200 Powell St., Ste 1200, Emeryville, CA 94608-1833                                                  |
| 517777008 | + CBSG, 22 North 3rd St., Philadelphia, PA 19106-2113                                                                                 |
| 517777009 | + CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105                                                                                         |
| 517777010 | + CEK Contractors, 523 Hollywood Ave., Cherry Hill, NJ 08002-2820                                                                     |
| 517777016 | + CODE Electrical Contractors, 523 Hollywood Ave, Cherry Hill, NJ 08002-2820                                                          |
| 517777018 | + Consolidated Electrical Distributors Inc, 6703 S. 234th St., Ste 209, Kent, WA 98032-2931                                           |
| 517777019 | + Cooper Electric Supply Co., 1 Matrix Drive, Monroe Township, NJ 08831-3702                                                          |
| 517777021 | + David Fogel, 1225 Franklin Ave, Ste 522, Garden City, NY 11530-1753                                                                 |
| 517777023 | + Empire Funding, 1022 Avenue M, Brooklyn, NY 11230-4747                                                                              |
| 517777024 | + Florio Perrucci Steinhardt & Cappelli, 1010 Kings Highway South, Cherry Hill, NJ 08034-2524                                         |
| 517777026 | + GTR Source, LLC, 111 John St., Ste 1210, New York, NY 10038-3118                                                                    |
| 517955399 | + George Panteris, Attorney for i3 Verticals, LLC, 333 Sylvan Ave., Ste 201, Englewood Cliffs, NJ 07632-2732                          |
| 517777028 | + HOP Capital, 1022 Avenue M, Brooklyn, NY 11230-4747                                                                                 |
| 517777029 | + Ivy Receivables, 815 Centra Ave, Lawrence, NY 11559-1310                                                                            |
| 517777030 | + Karen Saunders, 40 Exchange Place, Ste 1306, New York, NY 10005-2743                                                                |
| 517777031 | + Karl Massaro, 53 Welsh Road, Lebanon, NJ 08833-4317                                                                                 |
| 517777032 | + Lead Genesis Partners, LLC, 8022 South Rainbow Blvd, Ste 185, Las Vegas, NV 89139-6477                                              |
| 517777033 | + Lex Funding, 28 North Main St, Marlboro, NJ 07746-1429                                                                              |
| 517777034 | + Libertas Funding, LLC, 382 Greenwich Ave, 2nd Fl, Greenwich, CT 06830-6501                                                          |
| 517777035 | + Luxury Card, 250 Veronica Lane, Jackson, WY 83001-8331                                                                              |
| 517777039 | + ML Factors Funding, LLC, 456A Central Avenue #128, Cedarhurst, NY 11516-1927                                                        |
| 517777037 | + Michael Nord, Attorney for Consolidated Electrical Dis, Nord & DiMaio, 190 State Highway 18, Ste 201, East Brunswick, NJ 08816-1407 |
| 517777036 | + Michael Nord, Attorney for Cooper Electric Supply Co., Nord & DiMaio, 190 State Highway 18, Ste 201, East Brunswick, NJ 08816-1407  |
| 517777038 | Midnight Advance, 128 32nd St., Brooklyn, NY 11232                                                                                    |
| 517777040 | + Morgan Lewis & Bockius, LLP, 1701 Market St, Philadelphia, PA 19103-2987                                                            |
| 517777041 | + Mr. Cooper, 8959 Cypress Waters Blvd, Coppell, TX 75019-4643                                                                        |
| 517777043 | + NJ Div Of Taxation-Bankruptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0245                                |
| 517777042 | + New York Unity Factor, LLC, 39 Broadway, Ste 930, New York, NY 10006-3080                                                           |
| 517777045 | + Par Funding, 20900 NE 30th St., Ste 307, Miami, FL 33180-2163                                                                       |
| 517777047 | + Philip Vinick, Attorney for Karl Massaro, 7 Becker Farm Road, Ste 106, Roseland, NJ 07068-1771                                      |
| 517777048 | + SEIA America Inc., 140 Sylvan Ave., Ste 213, Englewood Cliffs, NJ 07632-2559                                                        |
| 517776999 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed                         |

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Apr 30, 2021

Form ID: 318

Total Noticed: 74

with court.: New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack St., 9th Floor, PO Box 245, Trenton, NJ 08695-0267

517777049 + South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
517777050 + Sunnova, Inc., 20 E. Greenway Plaza, Ste 475, Houston, TX 77046-2015  
517777055 + Testa Heck Testa & White, PA, 424 W. Landis Ave., Vineland, NJ 08360-8111  
517777056 + Vadim Serebro, 55 Broadway, 3rd Fl, New York, NY 10006-3757  
517777057 + Walt DisneyWorld, Attn: BCA Financial Services, 18001 Old Cutler Road, Ste 462, Miami, FL 33157-6437  
517777059 + World Global Capital, 30 Broad St. 14th Fl, Ste 14108, New York, NY 10004-2906  
517777061 + Yes Funding Services, LLC, 122 East 42nd St., Ste 2112, New York, NY 10168-2100  
517777062 + ZOHO Corporation, 4141 Hacienda Dr, Pleasanton, CA 94588-8566  
517955398 + i3 Verticals, LLC, 40 Burton Hills Blvd, Ste 415, Nashville, TN 37215-6186

TOTAL: 50

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address                                                                                                           |
|-----------|-----------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                 | Apr 30 2021 21:50:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534                                                  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov          | Apr 30 2021 21:50:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + EDI: GMACFS.COM                                   | May 01 2021 00:43:00 | Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004                                                                              |
| cr        | EDI: GMACFS.COM                                     | May 01 2021 00:43:00 | Ally Financial, PO Box 130424, Roseville, MN 55113-0004                                                                              |
| 517777001 | Email/Text: amscbankruptcy@adt.com                  | Apr 30 2021 21:51:00 | ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878                                                                      |
| 517777002 | + EDI: GMACFS.COM                                   | May 01 2021 00:43:00 | Ally Auto Finance, PO Box 380901, Bloomington, MN 55438-0901                                                                         |
| 517777003 | + EDI: AMEREXPR.COM                                 | May 01 2021 00:43:00 | American Express, PO Box 297879, Fort Lauderdale, FL 33329-7879                                                                      |
| 517777006 | Email/Text: bankruptcy@pepcoholdings.com            | Apr 30 2021 21:49:00 | Atlantic City Electric, PO Box 17006, Wilmington, DE 19850-7006                                                                      |
| 517777015 | Email/Text: Bankruptcy.RI@Citizensbank.com          | Apr 30 2021 21:48:00 | Citizens One Auto Finance, One Citizens Way, JCA 110, Johnston, RI 02919                                                             |
| 517777013 | + EDI: CHASEAUTO                                    | May 01 2021 00:43:00 | Chase Auto Finance, PO Box 29505, Phoenix, AZ 85038-9505                                                                             |
| 517777014 | + Email/Text: Bankruptcy.RI@Citizensbank.com        | Apr 30 2021 21:48:00 | Citizens Auto Finance, One Citizens Way, JCA 110, Johnston, RI 02919-1922                                                            |
| 517777020 | + Email/PDF: creditonebknotifications@resurgent.com | May 01 2021 00:26:28 | Credit One, PO Box 60500, City Of Industry, CA 91716-0500                                                                            |
| 517777022 | Email/Text: bankruptcy@dividendfinance.com          | Apr 30 2021 21:48:00 | Dividend Solar, 433 California St., Ste 300, San Francisco, CA 94104                                                                 |
| 517777025 | + EDI: FORD.COM                                     | May 01 2021 00:43:00 | Ford Motor Credit Company, One American Rd, Dearborn, MI 48126-2701                                                                  |
| 517777027 | + Email/Text: sternback@heitnerbreitstein.com       | Apr 30 2021 21:49:00 | Heitner & Breitstein, PO Box 270, Wickatunk, NJ 07765-0270                                                                           |
| 517776998 | EDI: IRS.COM                                        | May 01 2021 00:43:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346                                                                   |
| 517777012 | EDI: JPMORGANCHASE                                  | May 01 2021 00:43:00 | Chase, PO Box 15298, Wilmington, DE 19850                                                                                            |
| 517777011 | EDI: JPMORGANCHASE                                  | May 01 2021 00:43:00 | Chase, PO Box 36520, Louisville, KY 40233                                                                                            |
| 517777044 | + Email/Text: bnc@nordstrom.com                     | Apr 30 2021 21:49:33 | Nordstrom Bank, PO Box 6555, Englewood, CO                                                                                           |

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Apr 30, 2021

Form ID: 318

Total Noticed: 74

|           |                       |                      |                                                                     |
|-----------|-----------------------|----------------------|---------------------------------------------------------------------|
| 517777052 | EDI: AISTMBL.COM      | May 01 2021 00:43:00 | 80155-6555<br>T-Mobile, PO Box 37380, Albuquerque, NM 87176-7380    |
| 517777053 | EDI: LCITDAUTO        | May 01 2021 00:43:00 | TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223             |
| 517777054 | EDI: TDBANKNORTH.COM  | May 01 2021 00:43:00 | TD Bank, 32 Chestnut St, Lewiston, ME 04240                         |
| 517777058 | + EDI: WFFC.COM       | May 01 2021 00:43:00 | Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341 |
| 517777060 | + EDI: COMCASTCBLCENT | May 01 2021 00:43:00 | Xfinity/Comcast, 1701 JFK Blvd, Philadelphia, PA 19103-2838         |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address                                                        |
|-----------|---------------|-------------------------------------------------------------------------|
| 517777017 | ##+           | CODE Green Solar, LLC, 523 Hollywood Avenue, Cherry Hill, NJ 08002-2820 |
| 517777046 | ##+           | Par Funding, 141 N. 2nd St., Philadelphia, PA 19106-2009                |
| 517777051 | ##+           | Super Solar, 523 Hollywood Ave., Cherry Hill, NJ 08002-2820             |

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2021 at the address(es) listed below:

| Name                           | Email Address                                                                                                              |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Aleksander Piotr Powietrzynski | on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com                                                  |
| Andrew Sklar                   | on behalf of Trustee Andrew Sklar andy@sklarlaw.com<br>NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com |
| Andrew Sklar                   | andy@sklarlaw.com NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com                                      |
| E. Richard Dressel             | on behalf of Trustee Andrew Sklar rdressel@lexnovalaw.com                                                                  |
| John R. Morton, Jr.            | on behalf of Creditor Ally Capital ecfmil@mortoncraig.com mortoncraigecef@gmail.com                                        |
| John R. Morton, Jr.            | on behalf of Creditor Ally Financial ecfmil@mortoncraig.com mortoncraigecef@gmail.com                                      |
| Justin R. White                |                                                                                                                            |

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Apr 30, 2021

Form ID: 318

Total Noticed: 74

on behalf of Defendant Charles Kartsaklis jwhite@testalawyers.com

Melissa N. Licker

on behalf of Creditor Matrix Financial Services Corporation NJ\_ECF\_Notices@mccalla.com mcallaecf@ecf.courtdrive.com

Michael G. Menkowitz

on behalf of Trustee Andrew Sklar mmenkowitz@foxrothschild.com  
brian-oneill-fox-5537@ecf.pacerpro.com;jdistanislao@foxrothschild.com

Phillip Andrew Raymond

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

Rachel A. Parisi

on behalf of Creditor APP Group International LLC raparisi@pbnlaw.com,  
mpdermatis@pbnlaw.com;nvfuentes@pbnlaw.com;pnbalala@pbnlaw.com;cpmazza@pbnlaw.com;sakelly@pbnlaw.com;pnbalala  
@pbnlaw.com;KOAkuffo@pbnlaw.com

Richard B Harper

on behalf of Creditor Sunnova Energy Corporation richard.harper@bakerbotts.com john.mitchell@bakerbotts.com

Richard B Harper

on behalf of Plaintiff Sunnova Energy Corporation richard.harper@bakerbotts.com john.mitchell@bakerbotts.com

Richard James Tracy, III

on behalf of Creditor TD Auto Finance LLC richard.tracy.iii@gmail.com,  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Robert M. Schechter

on behalf of Creditor APP Group International LLC rmschechter@pbnlaw.com,  
mpdermatis@pbnlaw.com;pnbalala@pbnlaw.com;nvfuentes@pbnlaw.com

Ronald S. Gellert

on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17